

## OGC Has Reviewed

### QUESTIONS WITH REGARD TO LIFE INSURANCE, DEATH BENEFITS, AND DISABILITY BENEFITS FOR OSO and OPC FOREIGN AGENTS SENT INTO DENIED AREAS:

1. What life insurance is available for a foreign agent, recruited in Europe, not on a salary, who is parachuted into a Denied Area on an SO type operation to collect intelligence? Is War Agencies Employees Protective Association insurance available where the agent is not an employee? In what amounts? Is there any distinction in so far as a PC type operation is concerned, where the man is sent in to commit sabotage and, in the course thereof, to assassinate a foreign personality?
2. What forms must be filled out to secure this insurance? What information must be provided?
3. In what amounts is the insurance available? What premiums are payable? Who pays the premiums? How is this procedure handled? When is the insurance effective? What hazards does it cover?
4. Have there been any post-war cases in which life insurance has been paid under the above provisions? How was payment made if the beneficiaries were within Denied Areas? In what currencies was payment made? In what amounts? How was delivery made? What of the security factors involved? What proof of death was required? How long did it take to secure settlement?
5. What agents are eligible for death and disability benefits? Is an "agent" an "employee" within the terms of the FECA?
6. How is coverage of the FECA (or other death and disability coverage) arranged? Is the coverage automatic? In what amounts is it provided? Is there any difference in coverage between areas (or in amounts between areas)? In what currencies is it paid? How paid? What proof of death or disability is required?
7. What compensation is provided for total disability? for partial disability? Is cost of vocational rehabilitation provided in the event of injury (as loss of arms, legs, etc.)
8. If agent is not covered under FECA (since he is not regarded as an "employee" of the US government) are there special clauses which may be included in agent contracts, as a matter of CIA policy, to provide death and disability coverage? What type of settlement does CIA prefer? (lump sum, monthly payments, etc.) If a lower scale of benefits is established for various non-US citizens (as Albanians, for instance) how are these benefits determined? The FECA states that the Federal Security Administrator will decide the scale. Has he done that in our cases?
9. What if the "agent" is merely "missing" on an operation into a Denied Area? What payments will be made to his family? Do payments accrue? For how long?